

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Rory E Bertrand
Nicole M Bertrand
Debtor(s)

Case No. 16-20443

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/23/2016.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/05/2016.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 3.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,651.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$0.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$0.00

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
EDFINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
FLAGSTAR BANK FSB	Secured	0.00	NA	NA	0.00	0.00
HEALTHCARE ASSOC CREDIT UNION	Secured	0.00	NA	NA	0.00	0.00
MMCA	Secured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Unsecured	192.00	NA	NA	0.00	0.00
CBNA	Unsecured	1,451.00	NA	NA	0.00	0.00
CBNA	Unsecured	2,866.00	NA	NA	0.00	0.00
CHASE	Unsecured	888.00	NA	NA	0.00	0.00
CHASE	Unsecured	1,488.00	NA	NA	0.00	0.00
CITI	Unsecured	676.00	NA	NA	0.00	0.00
COMENITYCAPITAL/DVDSBR	Unsecured	672.00	NA	NA	0.00	0.00
CREDIT FIRST NA	Unsecured	1,326.00	NA	NA	0.00	0.00
CREDIT ONE BANK NA	Unsecured	539.00	NA	NA	0.00	0.00
CREDIT ONA BNAK NA	Unsecured	1,240.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	184.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	736.00	NA	NA	0.00	0.00
FNB OMAHA	Unsecured	1,384.00	NA	NA	0.00	0.00
HEALTHCARE ASSOC CR UN	Unsecured	6,357.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	275.00	NA	NA	0.00	0.00
KAY JEWELERS	Unsecured	182.00	NA	NA	0.00	0.00
KOHL'S/CAPITAL ONE	Unsecured	843.00	NA	NA	0.00	0.00
LOU HARRIS COMPANY	Unsecured	618.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	7,196.00	NA	NA	0.00	0.00
SYNCB/AMAZON	Unsecured	1,135.00	NA	NA	0.00	0.00
SYNCB/CARE CREDIT	Unsecured	203.00	NA	NA	0.00	0.00
SYNCB/HH GREGG	Unsecured	3,136.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCB/TJX COS	Unsecured	32.00	NA	NA	0.00	0.00
SYNCB/TOYSRUS	Unsecured	1,081.00	NA	NA	0.00	0.00
SYNCB/WALMART	Unsecured	1,449.00	NA	NA	0.00	0.00
SYNCB/WALMART DC	Unsecured	2,372.00	NA	NA	0.00	0.00
TD BANK USA/TARGET	Unsecured	762.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$0.00	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/05/2016

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.